

***Amendments to the Claims***

The listing of claims will replace all prior versions, and listings of claims in the application.

1-10. (Cancelled)

11. (Currently Amended) A method, comprising:

receiving a first request, from a service device, for information ~~from a service device~~ regarding authentication of a user, wherein the first request is in response to a transaction at the service device;

determining an authentication level required for the transaction based on a parameter of the transaction;

performing authentication of the user for the transaction before completing the transaction when a first one of the authentication level is determined; and

performing authentication of the user for the transaction after completing the transaction ~~completing the transaction without authentication of the user~~ when a second one of the authentication level is determined.

12. (Previously Presented) The method of claim 22, wherein identification information of the user includes personal attributes of the user.

13. (Previously Presented) The method of claim 22, further comprising receiving from the service device information regarding current services provided.

14. (Cancelled)
15. (Currently Amended) The method of claim 11, wherein the determining further comprises:

~~comparing the parameter of the transaction with a parameter of a authentication level is selected based on a comparison between past service provision history transaction and the information regarding the current services provided.~~
16. (Previously Presented) The method of claim 11, wherein the parameter is cost of service, services provision area, service provision frequency, or total sum of money for the services provided.
17. (Currently Amended) A host computer, comprising:
  - a receiver operable to receive a request for information from a service device regarding authorization of a user, wherein the request is in response to a transaction at the service device; and
  - a determining device operable to determine an authentication level required for the transaction based on a parameter of the transaction, wherein authentication of the user is performed for the transaction before completing the transaction when a first one of the authentication level is determined,
  - wherein authentication of the user is performed for the transaction after completing the transaction when a second one of the authentication level is determined

~~wherein the transaction is completed without authentication of the user  
when a second one of the authentication level is determined.~~

18. (Currently Amended) A communications device, comprising:

a receiver operable to receive, from a host computer, a request for information regarding authentication of a user at a service device, wherein the request is in response to a transaction at the service device;

a storage device operable to store information regarding the authentication of the user; and

a transmitter operable to transmit information regarding the authentication of the user, stored in the storage device, to the host computer in response to receiving the request for information regarding the authentication of the user;

wherein the communications device is a mobile communications device,  
wherein the request for information is received before the transaction has completed when a first one of an authentication level is used for the transaction,

wherein the request for information is received after the transaction has completed when a second one of an authentication level is used for the transaction[,]]

~~wherein the transaction is completed without authentication of the user  
when a second one of the authentication level is determined.~~

19. (Previously Presented) The communications device of claim 18, wherein the transmitter is further operable to selectively transmit, to the host computer,

information regarding the authentication of the user based on a type of authentication requested.

20. (Currently Amended) A ~~computer program product comprising a computer~~ ~~useable tangible computer-readable~~ medium ~~including having~~ control logic stored ~~therein thereon~~, the control logic enabling a communications device, the control logic comprising:

means for receiving, from a host computer, a request for information regarding authentication of a user at a service device, wherein the request is in response to a transaction at the service device;

means for storing information regarding the authentication of the user;  
and

means for transmitting information regarding the authentication of the user, stored in the storage device, to the host computer in response to receiving the request for information regarding the authentication of the user;

wherein the communications device is a mobile communications device,  
wherein the request for information is received before the transaction has completed when a first one of an authentication level is used for the transaction,  
wherein the request for information is received after the transaction has completed when a second one of an authentication level is used for the transaction[[;]]

~~wherein the transaction is completed without authentication of the user  
when a second one of the authentication level is determined.~~

21. (Currently Amended) A computer-readable medium having stored thereon,  
containing computer-executable instructions that, if executed by a machine, cause  
the machine to perform ~~for controlling at least one processor of a host computer~~  
by a method comprising:

receiving a request, from a service device, for information ~~from a service~~  
device regarding authentication of a user, wherein the request is in response to a  
transaction at the service device;

determining an authentication level required for the transaction based on a  
parameter of the transaction;

performing authentication of the user for the transaction before  
completing the transaction when a first one of the authentication level is  
determined; and

performing authentication of the user for the transaction after completing  
the transaction when a second one of the authentication level is determined[[,]]  
~~wherein the transaction is completed completing the transaction without~~  
~~authentication of the user when a second one of the authentication level is~~  
~~determined.~~

22. (Currently Amended) The method of claim 11, wherein the performing  
authentication [[step]] comprises:

transmitting to a mobile communications device a second request for user  
identification information in response to receiving the first request;

receiving the user identification information from the mobile communications device;

comparing the user identification information and authentication information to generate comparison results; and

using the comparison result to authenticate for the authentication of the user, and when successful, completing the transaction.

23. (Previously Presented) The host computer of claim 17, further comprising:
  - a transmitter operable to transmit a second request for user identification information to a mobile communications device in response to receiving the first request, wherein the receiver is further operable to receive, in response to the second request, user identification information from the mobile communications device; and
  - a comparing device operable to compare the user identification information and authentication information to generate comparison results.
24. (Previously Presented) The host computer of claim 23, wherein the user identification information includes personal attributes of the user.
25. (Previously Presented) The host computer of claim 23, wherein the receiver is further operable to receive from the service device information regarding current services provided.

26. (Previously Presented) The host computer of claim 23, wherein the parameter is cost of service, services provision area, service provision frequency, or total sum of money for the services provided.
27. (Currently Amended) The host computer of claim 17, wherein the determining device is further operable to compare the parameter of the transaction with a parameter of a authentication level is determined based on a comparison between past transaction service provision history and the information regarding the current services provided.